

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re:

ANDREA L PHILLIPS

Case No. 15-55588

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Faye D. English, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/27/2015.
- 2) The plan was confirmed on 12/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/03/2017, 09/05/2017.
- 5) The case was dismissed on 02/21/2018.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$62,060.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$62,060.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,029.89
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,529.89**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Secured	1,075.00	NA	NA	0.00	0.00
AMERICAN ELECTRIC POWER	Priority	NA	0.00	204.00	204.00	0.00
AMERICAN ELECTRIC POWER	Unsecured	1,257.43	0.00	7,397.67	813.74	0.00
Asset Acceptance LLC	Unsecured	300.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	1,552.86	0.00	2,282.64	251.09	0.00
AT&T Services	Unsecured	315.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	53,277.27	0.00	54,782.92	1,218.41	0.00
CARRINGTON MORTGAGE SERVICES	Secured	NA	0.00	0.00	44,900.01	0.00
CITY OF COLUMBUS	Unsecured	724.11	0.00	1,070.39	117.74	0.00
COLUMBIA GAS OF OHIO INC	Unsecured	4,400.65	0.00	4,646.81	511.15	0.00
Columbus Metropolitan Library	Unsecured	12.00	NA	NA	0.00	0.00
Credit Management	Unsecured	688.00	NA	NA	0.00	0.00
DEPARTMENT OF TREASURY INTER	Priority	82.00	0.00	90.60	90.60	0.00
DEPARTMENT OF TREASURY INTER	Unsecured	NA	0.00	88.97	9.79	0.00
Nationwide Childrens Hospital	Unsecured	974.00	NA	NA	0.00	0.00
Recovery One LLC	Unsecured	295.00	NA	NA	0.00	0.00
Sprint	Unsecured	424.00	NA	NA	0.00	0.00
Time Warner Cable	Unsecured	295.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	22,953.00	0.00	22,996.53	2,529.62	0.00
US DEPARTMENT OF EDUCATION	Unsecured	45,285.00	0.00	52,310.08	5,754.11	0.00
US Department of HUD	Secured	NA	NA	NA	0.00	0.00
US Department of HUD	Secured	NA	NA	NA	0.00	0.00
YURY VERBITSY DBA AAA CASH AL	Unsecured	882.81	0.00	1,180.46	129.85	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$44,900.01	\$0.00
Mortgage Arrearage	\$54,782.92	\$1,218.41	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$54,782.92</b>	<b>\$46,118.42</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$294.60	\$294.60	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$294.60</b>	<b>\$294.60</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$91,973.55</b>	<b>\$10,117.09</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$5,529.89  
Disbursements to Creditors \$56,530.11

**TOTAL DISBURSEMENTS :** **\$62,060.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/25/2018

By: /s/ Faye D. English

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.